

Commercial Banking in India: A Beginner's Module

- **Introduction**
Definition of banks, Evolution of Commercial Banks in India, Functions of Commercial Banks, Competitive Landscape of Banks in India
- **Banking Structure in India**
Banking Structure in India, Role of RBI vis-à-vis other commercial banks
- **Bank Deposit Accounts**
Introduction to Bank Deposits, Types of Deposit Accounts, Strategies of mobilizing deposits, and Common guidelines of opening and operating accounts, deposit related services, Deposit services offered to Non-Resident Indians, Deposit Insurance
- **Basics of Bank Lending**
Principles of Lending and Loan Policy, Basics of loan appraisal Credit decision-making and Review, Types of Advances, Management of Non-Performing Assets
- **Bank Investments**
Investment Policy, Statutory Reserve Requirements, Non-SLR Requirements, Banks' Investment Classification and Valuation Norms
- **Other Activities of Commercial Banks**
Other Basic Banking activities, Para -banking Activities
- **Relationship between Banks and Customers**
Strategy for expanding customer base, services to different customer groups, competition among banks for customers, customer relationship management, Banking Options budsman Scheme, Know Your Customer (KYC) norms Evolving Trends in Modern Banking Technology, Outsourcing of Non-core Activities, Financial Inclusion